

Customer Profile

*74**

All signatories on the account must sign the application beside X.

Personal Information

Personal Information Redacted

(Resident)

Passport Information

(Please provide copies of your passport)

Name: KISHANCHAND G. BHATIA Nationality: INDIAN
 Number: 10100000000000000000
 Name: SHARAD G. BHATIA Nationality: INDIAN
 Number: 10100000000000000000
 Name: PUKRAJ G. BHATIA Nationality: INDIAN
 Number: 10100000000000000000
 Name: MANDAKINI G. BHATIA Nationality: INDIAN
 Number: 10100000000000000000

Business Information

Occupation: BUSINESS
 Line of Business: IMPORTING AGENTS
 Business Address: _____

Home Telephone: _____

Office Telephone: _____

Tel/Fax Numbers: _____

Telex/Cable: _____

id Card No: _____

Indian Card No: _____

Corporate Card No: _____

If U.S. Citizen or resident please enter U.S. social security number: NA

Bank Use Only

Account Number: _____

CIF: _____

Details of Remittance: _____

Joint Accounts - Individual Accounts only

(Please indicate as appropriate)

All transactions in be conducted with or through the bank (including the reason in any charge, assignment, or other encumbrance or any monies or other property from time to time as security for the liabilities of any person in your names and the execution of any amendment or supplement to this agreement must be authorized by the following signatories:

☒ ANY ONE of the individuals signing on this application
 OR
☐ ANY TWO of the individuals signing on this application
 OR
☐ ALL of the individuals signing on this application
 OR
☐ OTHER (specify): _____

Bank References

Name of Bank: _____

Full Address: _____

Contact Person: _____

Name of Bank: _____

Full Address: _____

Contact Person: _____

American Express Bank Ltd. is hereby irrevocably and unconditionally authorized by you (the Customer) to contact the above banks in order to obtain any reference or other information required by the Bank (and for this purpose the Bank may make disclosure of such information as the Bank, in its sole discretion, consider to be relevant for its purposes).

RM in attendance: _____

Date of Meeting: _____

Location of Meeting: _____

Personal Information Redacted

Telephone and Telefax Instructions

You authorize the Bank to accept your instructions in respect of any transaction by telephone and/or facsimile transmission in accordance with the terms of the Private Banking Services Agreement.

If you want this service all clients must sign below:

X K.G. Bhats
 First Name: KISHANCHAND G. BHATIA
 X Sharad
 First Name: SHARAD G. BHATIA
 X Pukraj G. Bhatia
 First Name: PUKRAJ G. BHATIA
 X Mandakini G.
 First Name: MANDAKINI G. BHATIA

Hold Mail Instructions

You authorize the Bank to hold all correspondence relating to any account or transaction concluded with the Bank until collected by you (or in the case of a joint account by any one of you). The annual fee for such services will be as advised by the Bank from time to time.

If you want this service all clients must sign below:

X _____
 First Name: _____
 X _____
 First Name: _____
 X _____
 First Name: _____
 X _____
 First Name: _____

Confidentiality Waiver

You authorize the Bank to disclose details of your relationship with the Private Bank in Singapore to other American Express subsidiaries & affiliates for their confidential and internal use.

Disclosure of Risk and Disclaimer

I confirm that I have read the section entitled "Disclosure of Risk and Disclaimer" of the Private Banking Services Agreement and fully understand it.

X K.G. Bhats
 First Name: KISHANCHAND G. BHATIA
 X Sharad
 First Name: SHARAD G. BHATIA
 X Pukraj G. Bhatia
 First Name: PUKRAJ G. BHATIA
 X Mandakini G.
 First Name: MANDAKINI G. BHATIA

Spousal Consent

I hereby consent to the charge of the assets in the account.

X _____
 First Name: _____
 X _____
 First Name: _____
 X _____
 First Name: _____

Exemption from U.S. Withholding Tax

I hereby confirm that for tax purposes I am not a resident or citizen of the United States of America. Accordingly I request that interest paid or credited to balances with the Bank should not be reported to the U.S. Internal Revenue Service. I will immediately advise the Bank should I become resident or citizen of the United States of America.

All transactions to be conducted by you with or through the Bank shall be subject to the terms and conditions of this account application and the Private Banking Services Agreement. By signing this application, I acknowledge that I have received a copy of the Private Banking Services Agreement and that I have read and fully understand the terms.

**Signed, Sealed and Delivered
By All Applicants**

X 1. B. Bhatia
Print Name: KIRANBHAI B. BHATIA
X [Signature]
Print Name: GURU A. BHATIA
X Pooja B. Bhatia
Print Name: Pooja B. BHATIA
X Mandakini
Print Name: MANDAKINI BHATIA
Date: 2 AUG 2003

Signed for American Express Bank Ltd.

Thank you for establishing an account with American Express Bank Ltd., Singapore. The General Banking and Investment services are immediately available.

Availability of Foreign Exchange and Credit Services will be as advised to you by American Express Bank Ltd., Singapore from time to time.

In the presence of Witness:
X [Signature]
Print Name: SURENDRAN R. MENON
Date: 21 AUG 2003
X [Signature]
Print Name: MORTEZA K. PARZANEH
Date: 20 AUG 2003

LETTER OF AUTHORITY - SPECIMEN SIGNATURE AND SIGNING INSTRUCTION

The Bank is hereby authorized to accept written instructions from the following authorized signatories given in the manner specified below concerning the operation of all of my Accounts and all other matters as provided for in this document between the Bank and me. This authority is to remain in full force and binding upon me until receipt by the Bank of written instructions from me to the contrary.

Name of Signatory & I.D. Card/Passport No.	AMERICAN EXPRESS BANK LTD	SIGNATURE CARD
1. Mr. Name	111	111
2. Mr. Name	112	112
3. Mr. Name	113	113
4. Mr. Name	114	114
5. Mr. Name	115	115
6. Mr. Name	116	116
7. Mr. Name	117	117
8. Mr. Name	118	118
9. Mr. Name	119	119
10. Mr. Name	120	120
11. Mr. Name	121	121
12. Mr. Name	122	122
13. Mr. Name	123	123
14. Mr. Name	124	124
15. Mr. Name	125	125
16. Mr. Name	126	126
17. Mr. Name	127	127
18. Mr. Name	128	128
19. Mr. Name	129	129
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23. Mr. Name	133	133
24. Mr. Name	134	134
25. Mr. Name	135	135
26. Mr. Name	136	136
27. Mr. Name	137	137
28. Mr. Name	138	138
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31. Mr. Name	141	141
32. Mr. Name	142	142
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262. Mr. Name	372	372
263. Mr. Name	373	373
264. Mr. Name	374	374
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266. Mr. Name	376	376
267. Mr. Name	377	377
268. Mr. Name	378	378
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273. Mr. Name	383	383
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296. Mr. Name	406	406
297. Mr. Name	407	407
298. Mr. Name	408	408
299. Mr. Name	409	409
300. Mr. Name	410	410
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305. Mr. Name	415	415
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